

Evening Public Ledger

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and as completely detached from conflicting industrial groups. Only a little while ago it appeared that the form in which the Rail Board was organized was ideal. But we have lived and learned. In the future the expert knowledge which "interested groups" were supposed to contribute to consultation boards will have to be obtained from the witnesses which Federal commissions have the power to summon.

IRELAND'S YOUTHFUL LINCOLN AND HIS UNFINISHED LABORS

A Pitiful Sacrifice to the Fanaticism That Always Has Made National Martyrs

IS IT the fate of the Irish people to be forever divided against themselves? What thoughts are now in the mind of De Valera, whose warm and generous friend Michael Collins was? What new and irreducible hates will spring from the killing of one of the most devoted friends that Ireland ever had to make new divisions in a land weakened and sick at heart with inherited hatreds?

The habit of martyring great men is not by any means a monopoly in Ireland. All peoples, or, rather, the seers of red in the lunatic fringe that forms about every great popular cause, succumb to it at regular intervals. But the circumstances of Collins' end were strangely pitiful and ironically and insanely cruel. Had he ever been afraid of a fight or otherwise than smilingly contemptuous of the assassins who skulked in pursuit of him or unwilling to confront an enemy upon even terms, his death by a shot from ambush would seem so intolerable as it does, nor so completely outside the decent order of war or peace.

The bullet that ended the life of this genius of Ireland may have been fired by one of the bush fighters that the radicals have imported from Australia or by an unthinking rebel under orders in ambush or by some one of the youths of the land who have been inflamed to a degree of fanaticism by older men who ought to know better. In any case it will leave a lasting mark upon the face of contemporary Ireland. And such is the way of mankind that the death of the ablest and bravest of Irish leaders may be the thing needed to bring the misguided factionalists to their senses and to an understanding of the harm they are doing to their country, their traditions and their people's hopes.

Upon all Americans of Irish birth or sympathy the affair near Cork ought to have a lasting effect for good. It has been clear for a long time that this large group was almost universally in support of Collins and the Irish Free State Government and the principle of compromise with England which that Government represents, even though the Dublin regime did not seem to be altogether in accord with the traditional conception of a free Ireland. Yet it has been passive in the presence of a persistent agitation carried on by an embittered minority determined to cause chaos in Ireland rather than the system of constructive and progressive compromise which Michael Collins and his associates perfected and realized.

To a world that is warmly friendly toward Ireland and ready always to recognize the justice of its claims to independence and rightness of its aspirations as a racial and national entity and, indeed, to some of the most ardent Irishmen in Ireland, the bitterness of the conflict in the South has been bewildering. Judgments pronounced at this distance are dangerous, since it is impossible to bring all the details of a situation as complicated as the Irish one into the focus of an overseas view. But we know that an overwhelming percentage of the people in Southern Ireland support the Free State Government, that the guerrillas organized as De Valera's have wrought devastation in the economic, social and political system of the South counties and that Collins differed only in method and not in the degree of his patriotism from the men who shot him. And we fear that Ireland, on the road to peace, on the way to freedom, at the open portals of a new and prosperous national life, will again be frustrated by its "patriots" and returned to the confusion of fifty years ago and opened again for an invasion of British arms unless the fates provide a leader as able and courageous as Collins was to undo the work of random assassins.

"It is about time," says Bernard Shaw, himself an Irishman and an inexorable critic of the English theory of control in Ireland, "that Irishmen stopped talking of dying for their country and prepared to live for it."

Similarly it is about time that the radicals of the republican cause ceased to provide ammunition for the British reactionaries who labor twenty-four hours a day to convince the world that Ireland is ruled by emotion rather than logic, and that anything like a free government of the country would be impossible.

As matters are going now the outside world hears only of ambushes, assassinations and red-hot factional war in Ireland. It is not permitted, because of the general clamor, to hear of the constructive work being done by intellectual, devoted groups in Dublin and elsewhere.

It must seem to any reasonable person that friends of Ireland in the United States would now endeavor to help the builders of the new Ireland. The wild work of the workers has been permitted to go far enough. All the world of men, in a quest for peace, is trying to forget ancient grievances and the injustices that are past. Surely it is folly for Irish men and women to feel that Ireland ought to bleed to death for the past and close her eyes to the promises of the present and the future.

"MEALS INCLUDED"

COLLAPSE of the evening trade, as a result of prohibition legislation, is among the reasons given by the International Stewards' Convention now in session in St. Louis for its prediction of the return of the American plenty of the olden days. The popularity of "platter combinations" is also cited as a mark of change in the eating habits of the Nation. Patronage of the fixed-price table d'hôte suggests that the attraction of liberty of choice has proved elusive.

It is to be sincerely hoped that the steward and hotel proprietor who have of late been displaying similar powers of prophecy will be specific.

Just exactly what is meant by "American plan"? If a restoration of the bird-bath system of service, of the old multifarious menu, magnificent in its promises, disastrous in its violations, is intended, it is

INSURING AGAINST RAIN

End of First Summer of New Kind of Business Shows Many Sporting and Outdoor Events Were Covered by Policies

WHEN a social club called the "Goofs" planned a dance last April in the Craftsman Club at Drexel Hill, some one among the committee in charge brought up the question of how they would stand the financial loss if it rained, and some body else said that he had heard it was possible to take out insurance against loss by rain, and that is how the business of rain insurance began, so far as Philadelphia is concerned.

For nearly a year before that several of the big insurance companies in New York had been writing rain insurance policies off and on, and two of them had appointed Philadelphia agents to take care of any such business if it should happen to come in. The "Goofs" were said to be the first customers here.

Since then this unusual end of the business has become popular among people who organize public functions where a decided financial loss would occur through bad weather. Naturally the summer time brings most of this business because of the many baseball games and athletic and block parties and such events. This summer-time business is now about done and the insurance people are in a position to formulate some idea of where they stand.

THE books show that so far as the actual finances of rain insurance are concerned, the companies have broken just about even. They are satisfied if the business keeps up in that way because they have found that it is one of the best ways of getting new friends and new-friends mean new customers in their regular line.

The records of the summer's rain insurance bring out some very interesting sidelights on this new kind of policy writing. Some months ago a motion picture was shown in the smaller theaters of Philadelphia with it one of the liveliest motion-picture publicity men and he, in the press agent's usual search for a new "stunt" to get space in the newspapers, came up with an item about rain insurance and this gave him his idea.

In Reading, Easton and Allentown he inserted big advertisements and as never before. In announcing his opening night he guaranteed that if it should rain at the time the people would ordinarily go to the theater, he would send taxicabs for all who phoned for them and take them to the show, and if it was raining when the house let out, he would also take them home in taxicabs.

Such an unusual offer naturally became legitimate news, and it was the medium through which the announcement of the opening became widely heralded in the local papers. The officials of the insurance immediately bombarded the press agent with reproaches for taking such a chance at loose money, but he calmed them by the simple answer: "Full covered by rain insurance." This was the second policy written in the local office.

THE first policy running up into fairly large figures was written for the Wynwood Pony and Dog Show held on May 17. It called for a payment of \$2000 if it should rain as much as one-tenth of an inch between 10 o'clock until the time the afternoon show closed.

At a quarter to four it started to rain and it looked as though the company which was insured would be in a bad way. The loss, but at five minutes of the rain stopped and the show went on without another drop. Oddly enough, it started to pour early in the evening, and all of the evening's business was done. The rain insurance had been taken out for the occasion. Naturally, the most common form of rain insurance taken out during the summer months is for baseball games.

The South Philadelphia Club has one of the steady customers during the present season. The Strawbridge & Clothier team, the Donovan-Armstrong team and almost all the other teams have been playing at twilight and Saturday afternoon games. The Philadelphia Protestants, who have quickly realized the advantage of guaranteeing themselves against loss, and have become regular customers.

Another steady customer is lawn parties given by fire companies in the near-by urban towns have been protected in this way, and an event held by the Frankford Fire Company on July 17, threatened the company with a loss of \$1000 if it rained more than an inch of rain that day.

The Northeastern Shrine Club took out a \$1000 policy for their "Streets of Bagdad" party on June 24, and the Philadelphia Protestants, planning a moonlight excursion on the steamer, covered the expense of hiring the boat and an orchestra by a \$400 policy.

UP UNTIL the end of May the insurance companies had struck all the best luck, and it began to look as if these policies were going to return good actual profit, but on June 2 rain forced the payment of \$1000 on the lawn party of the Church of the New Jerusalem, held at 4740 Castor avenue.

This seemed to start bad luck for the companies. The very next policy written, calling for \$2000 for the South Philadelphia baseball game, had to be paid for the same reason. The Philadelphia Protestants, who had a succession came the payment of \$500 for the Pageant of Old Germantown at the Germantown Cricket Club, and a company of the Philadelphia Protestants, who had the amount of the policy and the actual box office receipts at Lafayette College baseball game.

The Philadelphia Club carried rain insurance for two or three weeks, and the constantly for two or three weeks, and the Chestnut Hill Club took out a policy of \$200 against rain between 5 and 9 o'clock on the morning of July 20, when they planned a railroad excursion to Atlantic City.

The South Philadelphia Baseball Club also collected \$500 for rain on August 12. The biggest policies yet handled locally have been for the Philadelphia Fair, which the customer in this case is the manager of the Philadelphia County Fair, which will be held at Byberry during the first days of September.

The Philadelphia Fair has taken out a \$6000 policy to cover Labor Day, and a \$7000 one to cover Saturday. These policies must be paid if one-tenth of an inch of rain falls on the morning of these two days during exhibition hours.

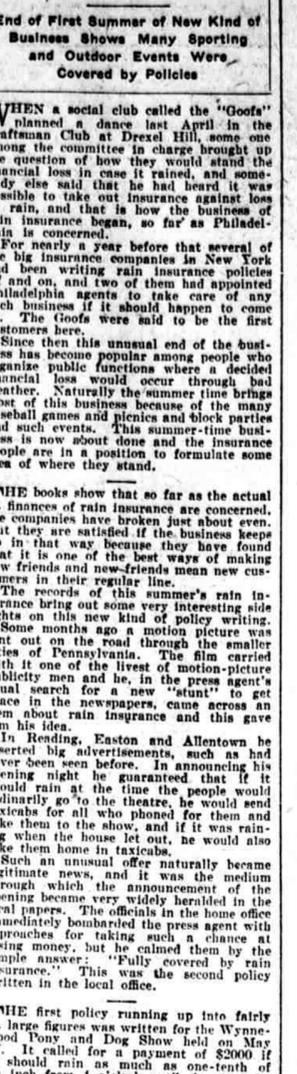
RAIN insurance sounds as though it were merely a gamble but, young as the idea is, the probabilities have been figured out scientifically. Just as they are figured in other kinds of insurance, and the rates of premiums are based upon official statistics. Thus a search of the Philadelphia Weather Bureau records shows the following average of rain falling in one-tenth of an inch or more of rainfall in each of the months:

January, 12 days; February, 12; March, 13; April, 11; May, 12; June, 10; July, 12; August, 10; September, 10; October, 10; November, 10, and December, 10.

The companies have tables using these numbers as an index, and the rate of premium per \$100 is found in the column headed "Rate." From these figures it can be seen that the lowest premium, the payment for \$100 worth of insurance for one hour is \$5.90, and this increases gradually with the time up to ten hours, when the payment is \$7.40 or \$100. From four hours on, the rate increases more rapidly, and a policy covering eight hours costs \$14.90 and a whole day of twenty-four hours costs \$45.90.

These rates are somewhat different from the ordinary ones. The usual policy for a game insures against rain from the previous midnight until four and a half innings have been played. In that case the rate is arrived at by multiplying the former number by 1.3, or if the policy begins from 8 o'clock the base number is multiplied by 1.3.

THE SLOUGH OF DESPOND



NOW MY IDEA IS THIS!

Daily Talks With Thinking Philadelphians on Subjects They Know Best

C. BURGESS TAYLOR

On Settlement of Industrial Troubles

THE business of protecting the public against the results of protracted or violent industrial disputes is one which belongs primarily to the State, according to C. Burgess Taylor, of the Northwestern Life Insurance Company, a member of the Industrial Relations Committee of the Chamber of Commerce, and a man who has much experience in the field of industrial disputes.

"Every man, no matter what his business or civic status," said Mr. Taylor, "has a vital interest in all industrial relations because these conditions affect every one in the end. All the talk which we hear of a 'finch fight' in industrial disturbances is nonsense. There never has and never can be such a thing because of the human equation, which makes it an ever-shifting and a new problem as new phases of the old situation arise."

"One thing always develops in every strike or lockout. The monkey wrench in the works of the railroad dispute today is the matter of seniority; everything else is settled. But when this strike was declared, this was not an issue at all, it has become a 'by-product' of the trouble. In every dispute of like kind, it is the 'by-product' which causes most of the trouble and not the original dispute."

"There has never been any question about the legal relations of employers and the employees. This is as old as the common law. The thing which we lack is the judicial machinery which particularly is adapted to adjust these disputes. It is the one weak spot today in the social order. When employers and employees have a dispute, society permits them to fight it out on their own terms. This would be all right if it did not dislocate everything else in the area in which it takes place."

The Canadian Act

"Nearly every one who has heard of the adjustment of industrial disputes by legal machinery has something to say about compulsory arbitration. This method was first tried in Australia and New Zealand, and resulted in a complete failure. England and other nations were groping in the dark for a solution when the Canadian Industrial Disputes Act was passed by the Canadian Parliament, as a result of the recommendations of W. L. Mackenzie King, the present Premier.

"The salient difference between the Canadian act and all other former labor legislation is this: The act forbids a strike or lockout being declared until after an investigation is made of the facts in the case, and the results of their investigation made public in a report over the signatures of the investigators. This gives public opinion a chance to crystallize on the merits of the case before work can be suspended by either side. It is easy to see that after the investigation has been made and the facts published, public opinion will deal a crushing blow to the element in the dispute which is seen to be in the wrong or to be unreasonable."

"A survey of present conditions must carry to the minds of all an appreciation of several conditions which confront this country. In the midst of a railway strike which is not only prostrating industry, but is a menace to the lives of every person in the country who travels, and a threat of coal famine, the severity of which can be determined only by the character of the winter we are to have, there can be no doubt that in the language of the Psalmist, these disputes are like 'the pestilence which walketh in the darkness and the destroyer that wasteth at noonday.'"

Force of Public Opinion

"Our State should declare in its sovereign capacity that men shall be protected in the right to choose their own way of life, but that they shall not interfere with the same right of their neighbors by indulging in disputes, the causes and the conditions of which are shrouded in mystery. Let an intelligent public opinion force a law on the statute books which shall lay bare the facts in the disputes, and then let public opinion force a just judgment based on these facts. This is a question of such far-reaching importance that no citizen can shrink from

What Do You Know?

QUIZ

- 1. For how many years did Napoleon Bonaparte rule as Emperor of the French?
2. What is a pesticide?
3. How old is the game of lawn tennis?
4. Who was the first Whig President of the United States?
5. What kind of a bird is a rook?
6. What fabulous animal was supposed to live in fire?
7. What is the name of the pipe of peace used by American Indians in Canada?
8. Which country has been called the "Cockpit of Europe"?
9. What is meant by complementary colors?
10. What is an "ex parte" statement?

Answers to Yesterday's Quiz

- 1. It has been asserted that Charles de Ville Wells, who recently died in Paris, aged eighty-two, was the original "Man That Broke the Bank at Monte Carlo." On one occasion the famous Casino Wells' winnings were so great that the gaming-table bank ran out of money from the notes, and a messenger was dispatched to a bank in the town to bring back \$25,000. Wells used the phrase "the bank is in the money."
2. Millard Fillmore was the last Whig President of the United States.
3. Adolph Thiers was the first President of the Third French Republic. He was in office from 1871 to 1873.
4. Ptolemy is the name of the famous geographer, an astronomer and a mathematician, who lived in the second century A. D. that the earth was the central body around which the sun and planets revolved. The system was accepted until replaced in the sixteenth century by the Copernican system, in which it is proved that the sun is the central body about which the earth and the planets move.
5. A duomo is a cathedral, especially one from the Latin language. The word is usually Italian, but it is also used in French, where it is a word from the Latin "domus," house.
6. Galena is a metallic lead-gray lead; also an important ore of lead.
7. Sir James Watson was a noted Scotch portrait painter. Among the most distinguished of his subjects were Humphrey and Sir Walter Scott. Watson died in 1823.
8. Jeune means dry, lifeless, dull. It is the meaning of which can be found in the French word "dejeuner," breakfast. "Dejeuner" is composed of the French "jeuner," to fast, originally from the Latin "jejunus" and "jejunus" means fast, from the English prefix "un-." Hence "dejeuner" is "unfasting," or breakfast.
9. A fault in geology is a dislocation, relatively to each other, of rock masses on opposite side of a fracture, always here used in the sense of the English prefix "un-." Hence "dejeuner" is "unfasting," or breakfast.
10. A caracat is an ornamental collar or necklace of gold; a jeweled circle formerly worn in the hair.

MOON MAN

Moon man, moon man, With big round copper face, Walking in the wood road, Through the jagged space, There between the spruce trees, I've been a-watching you, How do do! How do do! How do do!

Grandpa says you're very odd; He says your copper smile Was friendly with the ancient men. Dend a long, long while, You could call how Adam looked, If you wanted to, And all the white-haired Bible folks, And what they used to do, And how the great Kings went to fight, And captured cities in the night, I'm waiting here to talk with you, How do do!

—Marie Drennan, in the New York Times.

A Missouri Child's Deduction

From the Paris Mercury. It was a Paris four-year-old who on seeing a stork starting at him from the page of a magazine informed his mother that the stork was looking to see if he could remember him.